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Press Release

“Apprentice”: A New Safe Driving Initiative to Help Parents Reduce the Alarming Number of Teenager related Road Accidents

Montreal — Quebec-based Guardian, a risk management specialist that supplies products to the insurance industry, is proud to announce the launch of the “Apprentice” program, an innovative safe driving contract for young drivers. By signing this web-based contract, teen drivers commit to safety behind the wheel.

This initiative will not only help prevent road accidents, but also contribute to better communication between young drivers and their parents. By joining the “Apprentice” program, teens and parents make commitments to one another. The safe driving contract is available on Guardian's website, www.apprenticedriver.ca.

With driver’s education courses no longer mandatory, the creation of the “Apprentice” program is good news both for parents worried about the risks their children may be taking and for the drivers who share the road with them.

Furthermore, the “Apprentice” safe driving program will boost teens' confidence in relation to the law's zero alcohol tolerance approach for new drivers.

Indeed, given the new and significantly more restrictive legal framework, new drivers need to become more responsible on many levels. They will have to change how they drive, go out with friends and behave in public.

The law includes the following provisions for infractions to the road safety code:
Any holder of a probationary or learner’s licence who fails to respect the zero alcohol rule is subject to the following penalties:

- Immediate 30-day licence suspension
- \$300 to \$600 fine
- 4 demerit points on their driving record
- Additional 3-month suspension
- Driving without a valid licence: vehicle seizure and additional fine.

The "Apprentice" program was in large part inspired by a similar contract that Paul-André Savoie, Guardian's chairman, signed with his mother in 1989 when he started driving.

Troubling Statistics

Young drivers between age 16 and 19 are four times more likely to be involved in a car crash than drivers in any other age group. In the United States between 1993 and 2004, over 57,000 teens died behind the steering wheel. Road accidents are the primary cause of death among teens, well ahead of homicide and suicide. Despite clear evidence that wearing a seat belt can reduce the chance of dying in an accident by over 45%, young people are not very good about buckling up. According to the SAAQ's most recent data, young drivers aged 16 to 24 represent the group most at risk when it comes to road accidents and serious property damage and physical injury. For example, in 2006, 24% of all road accident victims were between 16 and 24 years old; this despite the fact that young people account for only 10% of all drivers.

Signing a Contract with Dad or Mom

89% of teens agree that their parents have a major influence on their safe driving habits. Instead of preaching, the "Apprentice" program offers new drivers the opportunity to take a responsible approach to this important step in their education. And since the contract includes a section for the parent, the young person is not alone in making a commitment. The parent also commits to drive carefully and respect the

terms of the contract, as well as having the option to pay for maintenance, insurance and gas if the young driver keeps their promises.

No Downside for Participants

In addition to significantly reducing road accident risks for young people, some insurance companies have already indicated they are considering offering discounts to program participants, according to Yves Magnier, President of Guardian

Breaking Down the Generation Gap

Young drivers and their parents (mother or father) will be able to simultaneously participate in the program on the web. This shared moment will give the two generations the chance to open up and have a serious discussion to find common ground and establish concrete limits on driving habits for both the new driver and their parent.

The "Apprentice" program is a web-based tool that includes basic training designed to inform teens and parents of the alarming statistics and the dangers for young drivers. This parent-child e-learning system includes an exhaustive list of promises that the young driver agrees to abide by and respect at all times. As the parental commitment is equally essential to the contract, there is a section just for them.

The program is available for \$49.95, payable by Interac, credit card or Paypal online. Several times throughout the 12 month duration of the contact, the parents and young people will be sent e-mail reminders about their respective commitments.

Guardian plans to partner with car insurance companies throughout North America. This will allow them to promote road safety to their policyholders by subsidizing a portion or all of the cost of the program. According to Mr. Magnier, insurance companies will easily recover the program's subscription cost thanks to the significantly reduced number of claims filed by families who are members of the program.

Guardian is already well-known for its products that help insurers reduce the risk of claims due to theft, including the DNA1.CA auto part etching program and the Padlock vehicle immobilizer, sold and installed exclusively by Future Shop in Canada.

With the innovative "Apprentice" program, Guardian is solidifying its position as the Canadian leader in claim risk management for the general insurance industry.

The phenomenal success of the Boomerang vehicle tracking system is thanks in part to Paul-André Savoie. After selling the company for more than \$60M, Mr. Savoie founded Datacom, today a publicly listed company on the Toronto Stock Exchange that offers real time GPS based fleet management systems across Canada.

For more information, please call 1 (866) 581-4827, or visit www.apprenticedriver.ca.